

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kathleen G Morgan  
 Debtor

Case No. 19-15824-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Kathleen G Morgan, 9 West Shore Court, Landenberg, PA 19350-9333  
 14390555 +FED LOAN SERVICING, POB 60610, Harrisburg, PA 17106-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: claffylaw@gmail.com Aug 14 2020 05:13:56 JOSEPH F. CLAFFY,  
 Joseph F. Claffy & Associates, P.C., 26 South Church Street, Suite 1 South,  
 West Chester, PA 19382  
 tr +EDI: BCCSHUBERT.COM Aug 14 2020 08:38:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue,  
 Ocean City, NJ 08226-3622  
 smg E-mail/Text: megan.harper@phila.gov Aug 14 2020 05:14:47 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 14 2020 05:14:45 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 14 2020 05:14:38 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14390552 EDI: BANKAMER.COM Aug 14 2020 08:38:00 Bank of America, P.O. Box 982238,  
 El Paso, TX 79998-2235  
 14412776 EDI: BANKAMER.COM Aug 14 2020 08:38:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 14413730 EDI: WFFC.COM Aug 14 2020 08:38:00 Bank of America, PO Box 660933, Dallas TX 75266-0933  
 14390553 EDI: CAPITALONE.COM Aug 14 2020 08:38:00 Capital One Bank, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14390554 E-mail/PDF: creditonebknotifications@resurgent.com Aug 14 2020 05:18:26 Credit One Bank,  
 P.O. Box 98872, Las Vegas, NV 89193-8872  
 14432081 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 14 2020 05:19:37 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14393955 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2020 05:14:20  
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,  
 Harrisburg PA 17128-0946  
 14397434 +EDI: DRIV.COM Aug 14 2020 08:38:00 Santander Consumer USA Inc., P.O. Box 961245,  
 Fort Worth, Tx 76161-0244  
 14392111 +EDI: RMSC.COM Aug 14 2020 08:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
 JOSEPH F. CLAFFY on behalf of Debtor Kathleen G Morgan claffylaw@gmail.com,  
 claffylaw@aol.com; claffylawecf@gmail.com  
 KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Kathleen G Morgan</b>	Social Security number or ITIN	<b>xxx-xx-7557</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 9/18/19</b>
Case number:	<b>19-15824-amc</b>	Date case converted to chapter	<b>7 8/11/20</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen G Morgan	
2. All other names used in the last 8 years		
3. Address	9 West Shore Court Landenberg, PA 19350	
4. Debtor's attorney Name and address	JOSEPH F. CLAFFY Joseph F. Claffy & Associates, P.C. 26 South Church Street Suite 1 South West Chester, PA 19382	Contact phone (610) 429-0900 Email: <a href="mailto:claffylaw@gmail.com">claffylaw@gmail.com</a>
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: <a href="mailto:christine.shubert@comcast.net">christine.shubert@comcast.net</a>

**For more information, see page 2 >**

Debtor **Kathleen G Morgan**

Case number **19-15824-amc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Contact phone (215)408-2800
		Date: 8/13/20
<b>7. Meeting of creditors</b>	<b>October 8, 2020 at 11:30 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone.</b> <b>Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 12/7/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	